

FAMILY

I N D E P E N D E N C E



PROGRAM

STATE OF MICHIGAN
DEPARTMENT OF HUMAN SERVICES

FAMILY INDEPENDENCE PROGRAM



What is the Family Independence Program (FIP)?

FIP is a Michigan Department of Human Services (DHS) program that provides cash assistance to families in need, on a **temporary** basis. Your FIP grant can help you pay for living expenses such as shelter, heat, utilities, clothing, food and personal care items. Because there is a maximum amount that can be received, the cash benefits will probably **not** cover all of your bills.

To receive these benefits, you must meet certain financial requirements and will need to take certain steps to contribute to your family's independence.

This brochure is designed to explain the basic requirements to receive FIP. These requirements may change due to changes in policy.

Contact your local DHS office to find out about the current rules and services.

GETTING AHEAD BY WORKING

It really pays to be employed, even while you receive assistance:

- The first \$200 you earn each month is **not counted**. Also, 20 percent of your earnings over \$200 is not counted.
- There is no limit on the number of hours you can work. The more hours, the better off your family will be financially.
- If you need **child care** to work, DHS may be able to help pay for this.

- The federal **Earned Income Tax Credit (EITC)** reduces your taxes and can put more money in your paycheck. EITC money is **not counted**.
- When your earnings become so high that you no longer need FIP, you may still qualify for **Food Assistance, Child Development and Care, and/or Medical Assistance**.

WHO MAY RECEIVE FIP BENEFITS?

Children who live with their low income parent(s), guardian, or close relative may be eligible for FIP.

You must be a citizen of the United States, an alien lawfully admitted for permanent residence, or a refugee. Contact your local office for further information.

You must live in Michigan and intend to make Michigan your home.

You (or a member of your household) may not receive cash assistance payments from any other state at the same time you receive FIP from Michigan. In addition, a person cannot receive FIP and SSI payments at the same time.

Children must be under the age of 18, or age 18 or 19 and attending high school full time and expected to graduate before turning 20.

ARE MINOR PARENTS ELIGIBLE FOR FIP?

Minor parents (unmarried persons under age 18 whose child(ren) live with them) must meet two extra conditions to receive FIP benefits:

- The minor parent must live in the home with their parent, stepparent or legal guardian. When a minor claims (and the Agency agrees) that no such home is suitable, then s/he must live with another adult whose home FIA approves.
- Minor parents who have not completed high school must attend school full time. If there is a good reason the minor parent is not in school, the minor parent must cooperate with the local Michigan Works! Agency.

WHAT MUST I DO TO RECEIVE FIP BENEFITS?

Within 10 days after you apply for FIP benefits, you **must** attend a general and individual orientation session conducted by DHS and the Michigan Works! Agency. If you do not attend, FIP will be denied and your family will not receive any cash benefits.



At the Orientation session, staff will explain the steps you must take to:

- prepare yourself for work,
- find a job,
- obtain child care, and
- pursue child support and/or any other resource that may help pay your bills.

After that session, DHS staff will assist you in designing a plan that will identify the steps needed to achieve independence. The plan will contain realistic goals and by signing the plan you are agreeing to help your family become self-sufficient as soon as possible.

EMPLOYMENT-RELATED ACTIVITIES

If you are able, you must engage in employment-related activities up to 40 hours each week. Potential activities that may strengthen your family include:

- employment
- education and/or training
- strengthening social & parenting skills
- locating support to enhance personal growth
- involvement with school and/or community
- accessing community resources
- any other identified activities

When you are assigned to these activities, you may get help with supportive services such as transportation, child care, and/or other needs related to employment & training.

If you fail to participate and do not have a good reason, your DHS benefits can be **reduced or cancelled**.

WHAT ABOUT CHILD SUPPORT?

Child support is the emotional and financial support provided by the non-custodial parent for the care of his or her child. You will need to do everything asked of you to obtain child support if your child's other parent does not live with you.



In addition to financial help support may also include assistance with medical, dental and/or other health insurance expenses, childcare expenses and/or educational expenses. If you feel that you or your child(ren) will be in danger if you pursue child support, please talk to your worker.

A DHS child support worker will help you establish paternity and obtain a court order for your child's other parent to pay child support. When paternity is established, the child has access to medical histories of both parents, inheritance rights, possible insurance benefits, Social Security, veteran's and/or other benefits.

If you are the custodial parent who is receiving cash assistance, you must assign some or all of your child support to the state to offset the money the state pays to support you and your child(ren). Your child support worker will provide you with information about your specific situation.

WILL THE INFORMATION I GIVE BE KEPT SECRET?

Yes, in most situations your case record remains confidential. Department staff may share information about you when it is needed to determine your eligibility, or when police (or other public officials) request information to perform their job, or if it is ordered by a court.

No one from the general public may see your case record without your permission. If such a person makes a request in writing about your case, DHS staff must confirm only your name and the amount of FIP you receive. Even that information is kept secret if you tell us in writing that releasing it might put you or your child at risk of being harmed.

With a few limitations, you may review your own case in a DHS office. You may not take the case record with you, but you may have a copy of any materials you request. You may also mail in a request for specific information in the record.

HOW IS A FIP GRANT CALCULATED?

Your monthly countable income is deducted from the maximum amount DHS can pay toward your family's needs. This determines the amount of your FIP grant.

Remember, **you must report any new job or change in your income** to the local DHS office within 10 days. If you fail to report it, you may have to repay the Agency the FIP benefits you were not eligible to receive. Further, you may be **prosecuted** for fraud. Please read carefully the sections titled "What If Things Change?" and "Fraud" in this pamphlet.

WHAT INCOME IS COUNTED?

- Wages
- Self-employment earnings
- Rental income
- Child support
- Sick or Disability benefits
- Social Security Benefits
- Veterans benefits
- Training income
- Pensions

Some types of income are not counted, for example, educational benefits and earnings of a student under age 18.

IS THERE A LIMIT ON ASSETS?

Available, countable cash assets must be less than \$3,000 to be eligible for FIP. **DHS must look at availability and value of assets** such as:

- Cash on hand
- Bank and credit union accounts
- Money in retirement plans
- Money in a trust
- Investments

SOME ASSETS ARE NOT COUNTED, SUCH AS:

- Your home
- Real estate that you own but do not live in
- Personal belongings
- Motor vehicles
- Any prepaid funeral contract (if the contract cannot be broken)
- A burial space for each member of your family
- Individual Development Account (I.D.A.)
- Deposits, matching funds & interest in a 529 college savings plan

HOW DO I APPLY FOR FIP?

Contact the DHS office that serves the county where you live. The address and phone number is in the phone book under: MICHIGAN STATE OF -DEPARTMENT OF HUMAN SERVICES or on-line at www.michigan.gov/dhs.



DHS staff will explain the FIP program, answer your questions, and help you fill out the application. If you need help with sign language or another language, DHS can arrange that help.

If the other parent of your child is living elsewhere, you must give information about him or her and cooperate in getting child support and medical support. The Friend of the Court will determine that person's ability to pay support.

WILL I NEED PROOF?

You must give proof of:

- Your identity
- Immigration and/or alien status
- The amount of income you receive
- The cash assets you own
- Full-time school attendance of children age 16 and over
- Any other factor that affects your eligibility or the amount of benefits

If you are unable to get proof of some items, DHS staff may be able to help you.

DO I NEED A SOCIAL SECURITY NUMBER?

All persons applying for assistance must supply their Social Security number. If you do not have one, we will help you get one.

AFTER I APPLY — WHAT HAPPENS?

We review your family's circumstances, income and assets to determine your eligibility. You are notified of the decision within 45 days from the day you apply. If you are not eligible, you will be told why you are not eligible.



IF I AM ELIGIBLE — WHAT HAPPENS NEXT?

If your needs by FIP standards are more than your countable income, and you meet all other requirements, your family will receive a cash benefit. If you are eligible, you will receive notice within 45 days. Payments are made twice a month. The amount of each payment will be one-half of the total monthly benefit. Payment will be deposited in your Electronic Benefit Transfer (EBT) Account.

You may spend your money as you wish. However, FIP benefits are intended to be used for your basic needs.

To continue to receive FIP benefits, you must participate in employment-related activities as assigned.

WHAT IF THINGS CHANGE?

You must report **within 10 days** any change in:

- Your address
- Persons in your home
- Your place of employment
- Your income
- Your cash assets
- Anything else that might affect your eligibility

WHAT IS INCOME REPORTING?

If you start work, you **must report the employment** to your worker within 10 days.



If you are employed or self-employed, **you must report changes in your income** to your worker. Additional information may be requested.

REPAYMENT OF ASSISTANCE

If, for any reason, you receive more FIP money than you should have, you may have to repay it.

WHAT IF I THINK THE DEPARTMENT'S ACTIONS ARE WRONG?

Talk with your Family Independence Specialist or with that person's supervisor, the Family Independence Manager. If you still do not agree with the action taken by the Department, you may request a hearing. A hearing request must be filed within 90 days after DHS notifies you of the action. Hearing requests must be in writing. Send your request to your local DHS office. If your request is received timely, your benefits could remain the same until a hearing decision is made.

If the hearing decision says that the Department was correct, you must repay any overpayment you received because of the hearing request. The amount of the overpayment is the difference between the assistance you should have received and the actual amount you received.

Your grant may be lowered so that FIA can get back the money you should not have received.



FRAUD

State and federal laws require penalties for any person found guilty of fraud. Making false statements or failing to report changes is against the law. If evidence shows it to be willful, law enforcement officials will investigate. Anyone who helps another person to obtain FIP benefits by fraud is subject to the same penalties.

Any person who is found guilty of fraud, pleads guilty to fraud, or waives legal rights concerning a charge of fraud cannot receive FIP for one year for the first offence, two years for the second offence, and a lifetime for the third fraudulent act.

WHAT IF I THINK I HAVE BEEN DISCRIMINATED AGAINST?

DHS must obey the federal Civil Rights Act. If you think you are being discriminated against because of your race, sex, religion, age, national origin, height, weight, marital status, disability, or political beliefs, you should contact the Office of Civil Rights, U.S. Department of Health and Human Services, 233 N. Michigan Ave., Suite 240, Chicago IL 60601, 1-866-632-9992 or at www.OCRcomplaint@hhs.gov within 180 days of the alleged discrimination.

DHS HAS OTHER PROGRAMS AND SERVICES WHICH HELP WITH:

MEDICAL BILLS

Medicaid (MA) helps pay for medically necessary healthcare such as doctors' visits, hospital visits, health check-ups, immunization (shots), prenatal care, dental care, mental health services, lab and x-ray tests, medicine and medical supplies.

Medicaid must assure necessary transportation for a chronic or on-going medical condition. You may get help with a ride if:

- You do not have a way to get to and from a doctor visit, or
- You do not have a way to get medical items or services that are covered.

Rides must be approved in advance. If you belong to a health plan, contact your plan. If you do not belong to a health plan, contact DHS.

Some things are not covered under Medicaid, but the Department can sometimes help you or refer you to other resources. If you are not sure that a certain service can be covered under Medicaid, you should contact the person or agency who provides the medical services.



BUYING FOOD

You may also be eligible for Food Assistance. You can apply for Food Assistance when you apply for FIP or any time you decide you want to apply.

The amount of Food Assistance you receive depends on your income, your shelter expenses, and the number of persons in your household.

DHS local office staff can tell you more about Food Assistance.

EMERGENCIES

Sometimes, you may be faced with an emergency situation.

If an emergency should occur, you can apply for State Emergency Relief (SER). SER can sometimes pay gas, electric and/or water bills if your service is in danger of being shut off. In some situations, it can also help with essential home repairs, eviction or foreclosure prevention, or relocation.

To be eligible you must receive prior approvals from the local office.

CHILD CARE

The Child Development and Care (CDC) program helps low income families with child care costs or when care is needed for high school completion, employment, participation in an approved treatment program for a physical, mental or emotional condition (family preservation) or for an approved employment-related activity. Applications are available at your local DHS office.



ASSISTANCE AFTER YOU GET A JOB

When you become employed and earn too much to receive FIP, you may still qualify to get help with Food Assistance, medical expenses, and/or child care costs. Contact your worker for information about Transitional Medicaid and Transitional Child Development and Care programs.

WHEN THE ANSWER ISN'T MONEY

It is hard raising a family in today's world. Families are often faced with a variety of problems and stresses.

If you want to strengthen your family or if your family is currently having problems, there are resources available to help you.



To learn more about available programs and resources, please contact your DHS worker.



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